

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
WESTERN DIVISION

In re:
ERICKA LUCHIELLE COPELAND
Debtor(s)

Case No. 15-14293

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Margaret A. Burks, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/05/2015.
- 2) The plan was confirmed on 01/28/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/30/2017, 12/29/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/02/2017, 09/19/2017.
- 5) The case was dismissed on 01/18/2018.
- 6) Number of months from filing to last payment: 25.
- 7) Number of months case was pending: 27.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,470.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$47,642.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS:	\$47,642.00
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,950.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,466.93
Other	\$5.42

TOTAL EXPENSES OF ADMINISTRATION:	\$6,422.35
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Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CALIBER HOME LOANS, INC.	Unsecured	0.00	NA	NA	0.00	0.00
CENTRAL CREDIT SERVICES, INC.	Unsecured	64.00	NA	NA	0.00	0.00
CITY OF FOREST PARK	Unsecured	NA	1,168.83	1,168.83	0.00	0.00
CITY OF FOREST PARK	Unsecured	6,097.00	6,238.83	6,238.83	0.00	0.00
ECMC	Unsecured	16,472.00	97,942.60	97,942.60	0.00	0.00
FCI LENDER SERVICES, INC.	Secured	0.00	135,125.83	7,369.95	7,369.95	0.00
FCI LENDER SERVICES, INC.	Secured	53,000.00	50,786.97	50,786.97	14,409.34	0.00
FCI LENDER SERVICES, INC.	Secured	0.00	0.00	19,440.36	19,440.36	0.00
FCI LENDER SERVICES, INC.	Secured	0.00	0.00	0.00	0.00	0.00
FFCC COLUMBUS	Unsecured	335.00	NA	NA	0.00	0.00
FFCC COLUMBUS	Unsecured	268.00	NA	NA	0.00	0.00
FFCC COLUMBUS	Unsecured	249.00	NA	NA	0.00	0.00
FFCC COLUMBUS	Unsecured	228.00	NA	NA	0.00	0.00
GLOBAL CONTROL, INC.	Unsecured	100.00	NA	NA	0.00	0.00
GREAT LAKES HIGHER ED. CORP.	Unsecured	14,847.00	NA	NA	0.00	0.00
GREAT LAKES HIGHER ED. CORP.	Unsecured	11,680.00	NA	NA	0.00	0.00
GREAT LAKES HIGHER ED. CORP.	Unsecured	10,617.00	NA	NA	0.00	0.00
GREAT LAKES HIGHER ED. CORP.	Unsecured	9,792.00	NA	NA	0.00	0.00
GREAT LAKES HIGHER ED. CORP.	Unsecured	9,792.00	NA	NA	0.00	0.00
GREAT LAKES HIGHER ED. CORP.	Unsecured	5,797.00	NA	NA	0.00	0.00
GREAT LAKES HIGHER ED. CORP.	Unsecured	3,851.00	NA	NA	0.00	0.00
HAMILTON COUNTY TREASURER	Priority	1,400.00	NA	NA	0.00	0.00
MERCY MEDICAL ASSOCIATES	Unsecured	202.30	202.30	202.30	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	368.16	NA	NA	0.00	0.00
THIRD FEDERAL SAVINGS AND LOAN	Unsecured	20,134.09	35,769.59	35,769.59	0.00	0.00
TRIHEALTH	Unsecured	549.00	NA	NA	0.00	0.00
U.S. DEPARTMENT OF EDUCATION	Unsecured	19,933.00	21,975.01	21,975.01	0.00	0.00
UNIQUE NATIONAL COLLECTON	Unsecured	62.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$26,810.31	\$26,810.31	\$0.00
Mortgage Arrearage	\$50,786.97	\$14,409.34	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$77,597.28	\$41,219.65	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$163,297.16	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,422.35</u>
Disbursements to Creditors	<u>\$41,219.65</u>

TOTAL DISBURSEMENTS :	<u>\$47,642.00</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/09/2018

By: /s/ Margaret A. Burks

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.